Certificate Number: 03088-PAM-DE-038452727

Bankruptcy Case Number: 24-00657



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 7, 2024, at 10:23 o'clock AM CDT, Jeffrey David Horacek completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 7, 2024 By: /s/Katherine Minnich

Name: Katherine Minnich

Title: Counselor